

FIGURE 1

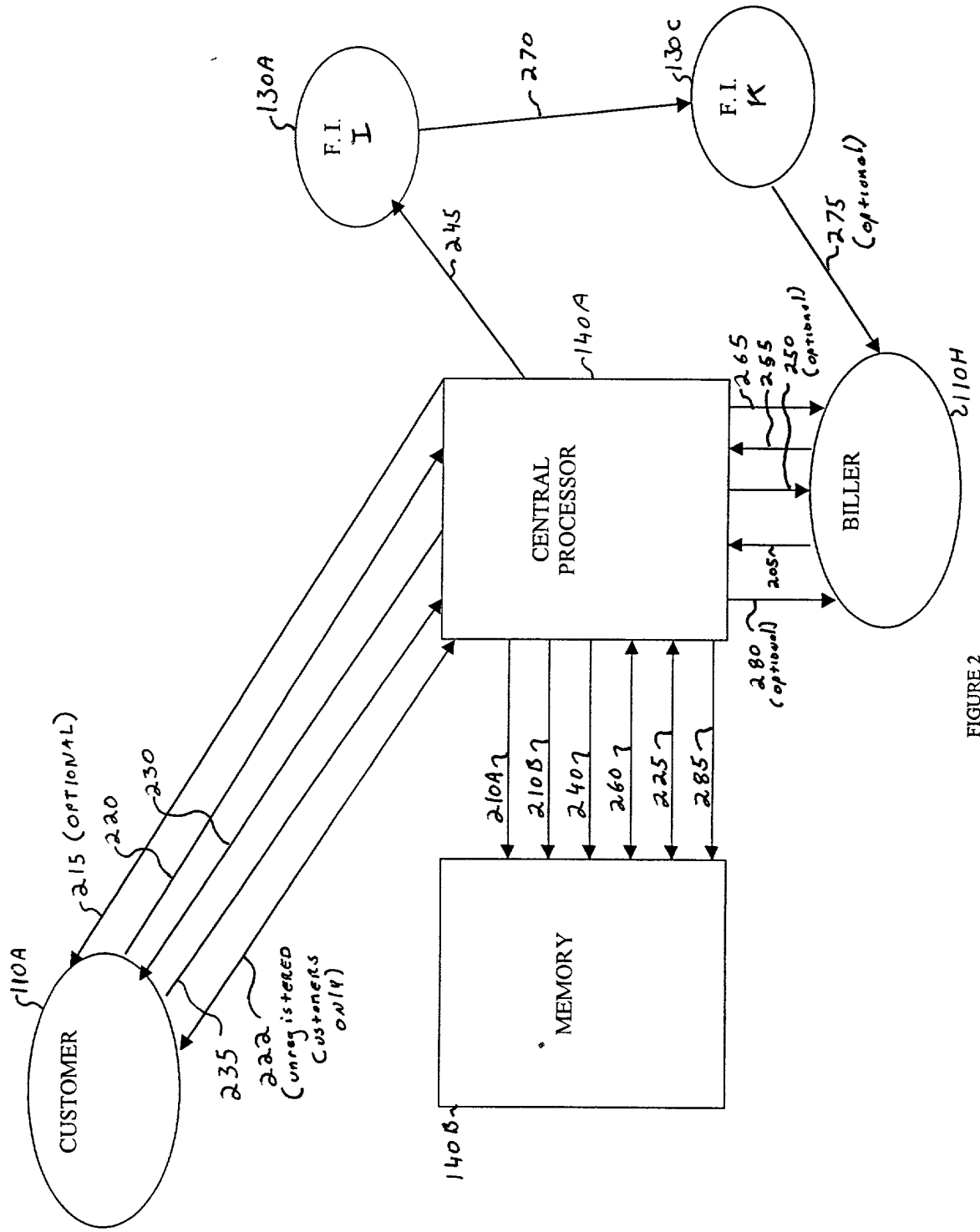


FIGURE 2

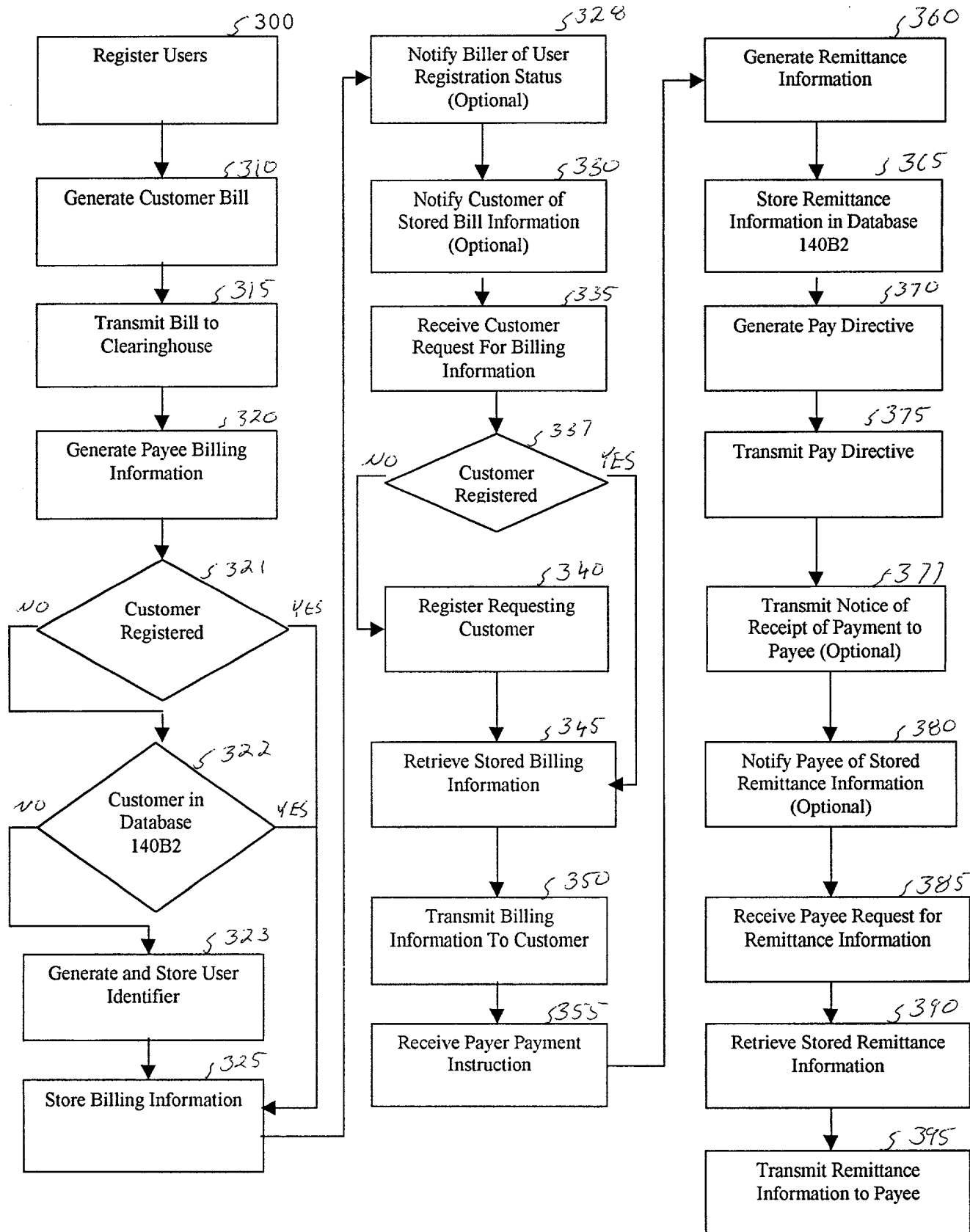


FIGURE 3

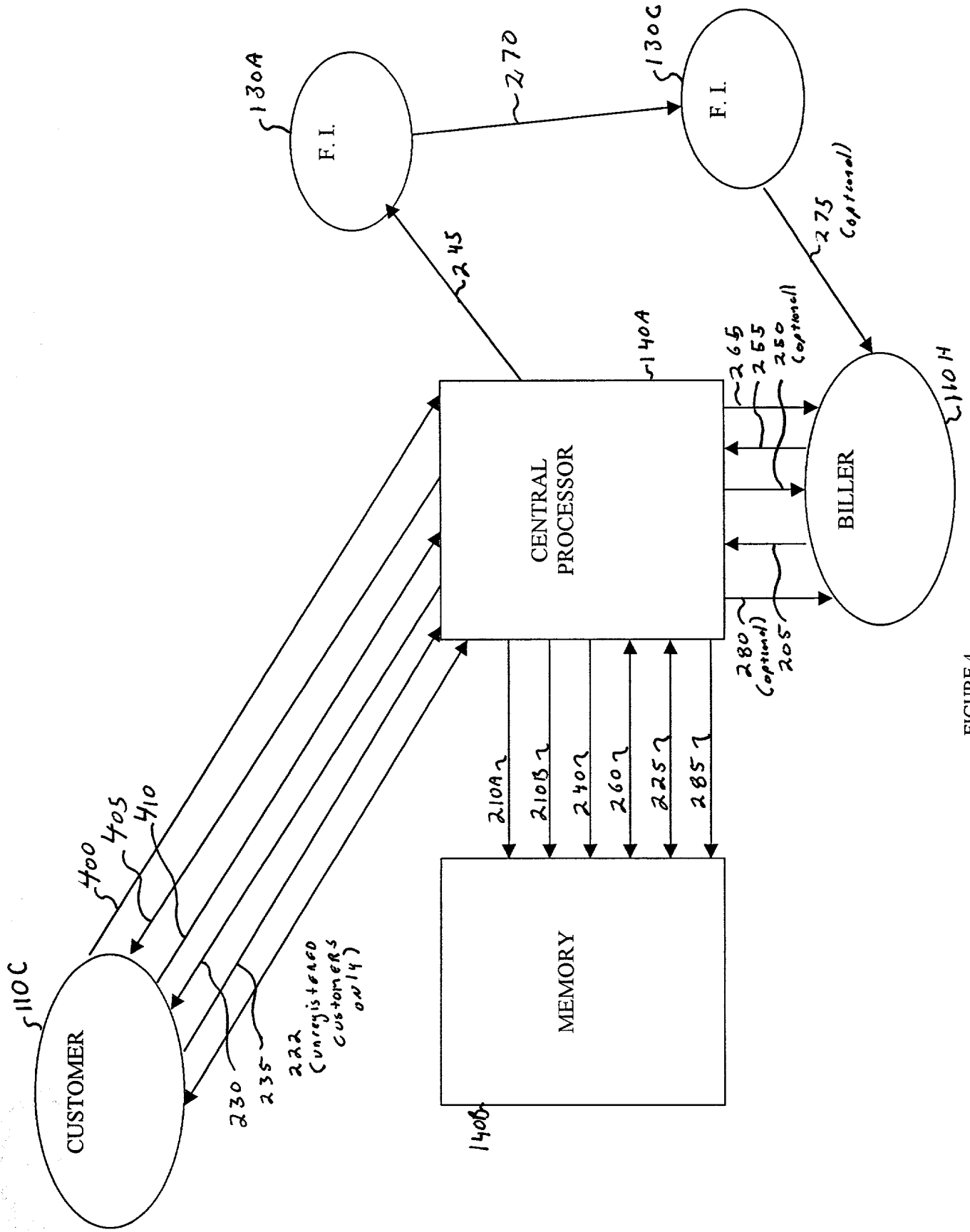


FIGURE 4

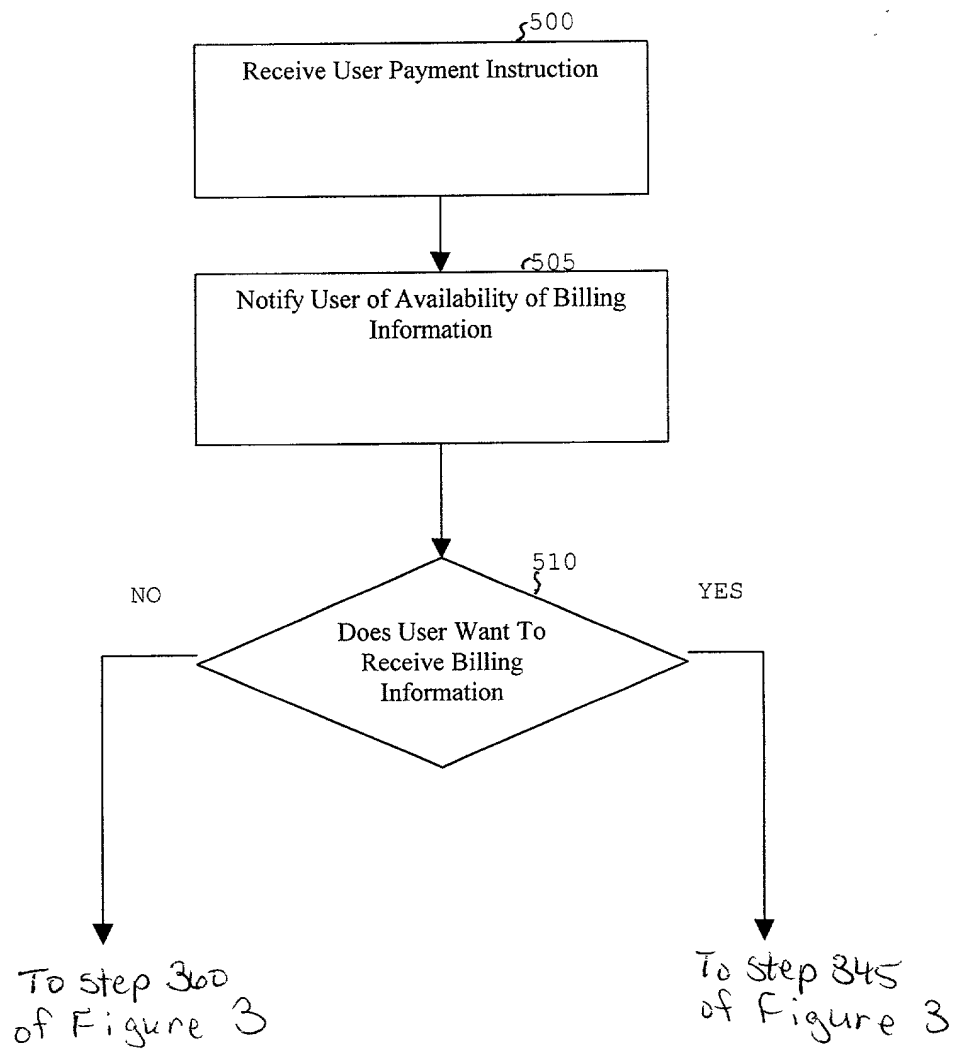


FIGURE 5

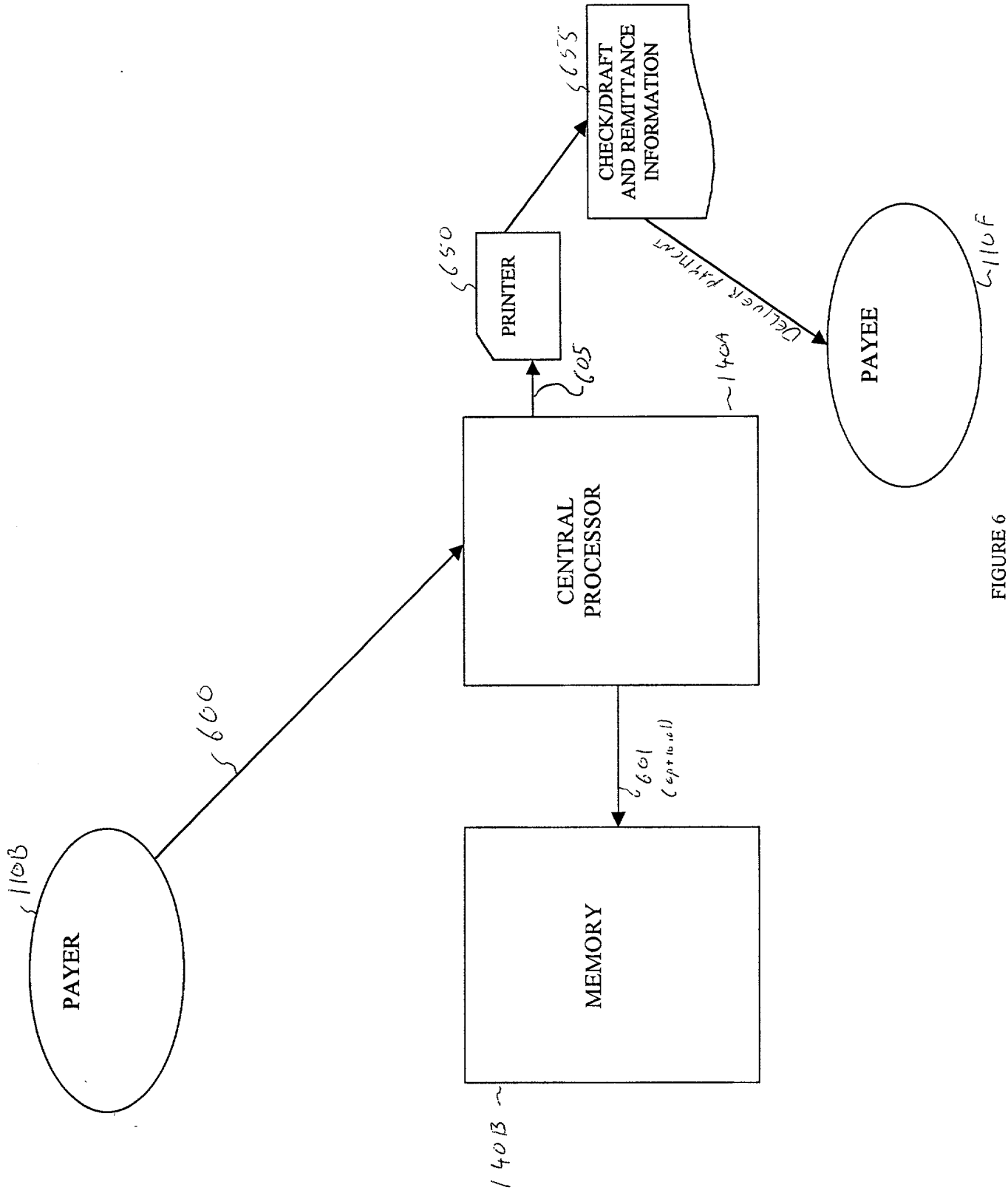


FIGURE 6

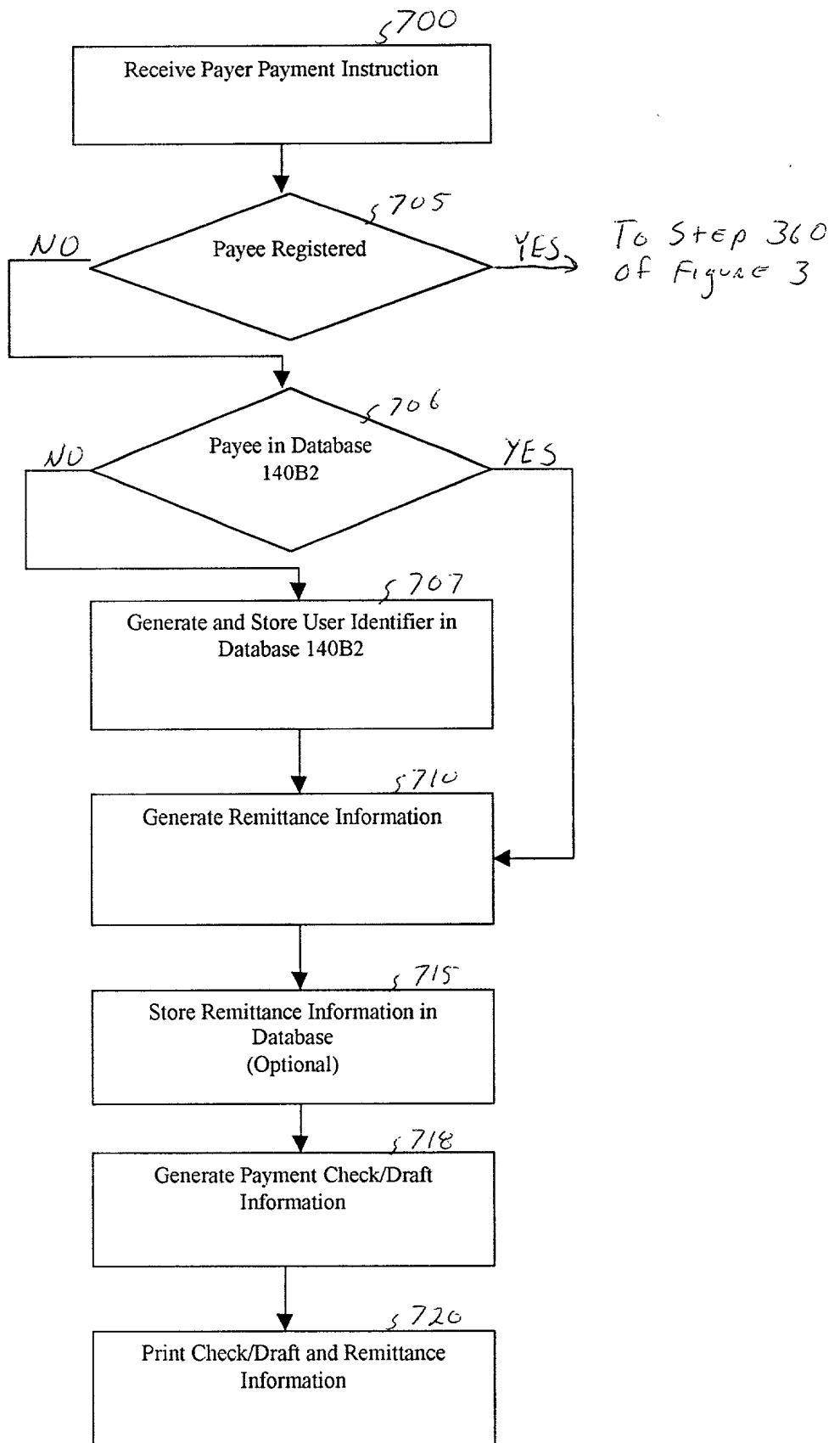


FIGURE 7

FIGURE 8

Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
n				
805	810	815	820	825

800

Figure 8

Registered User/Biller Identifiers	Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 9

From Step 325 of Figure 3

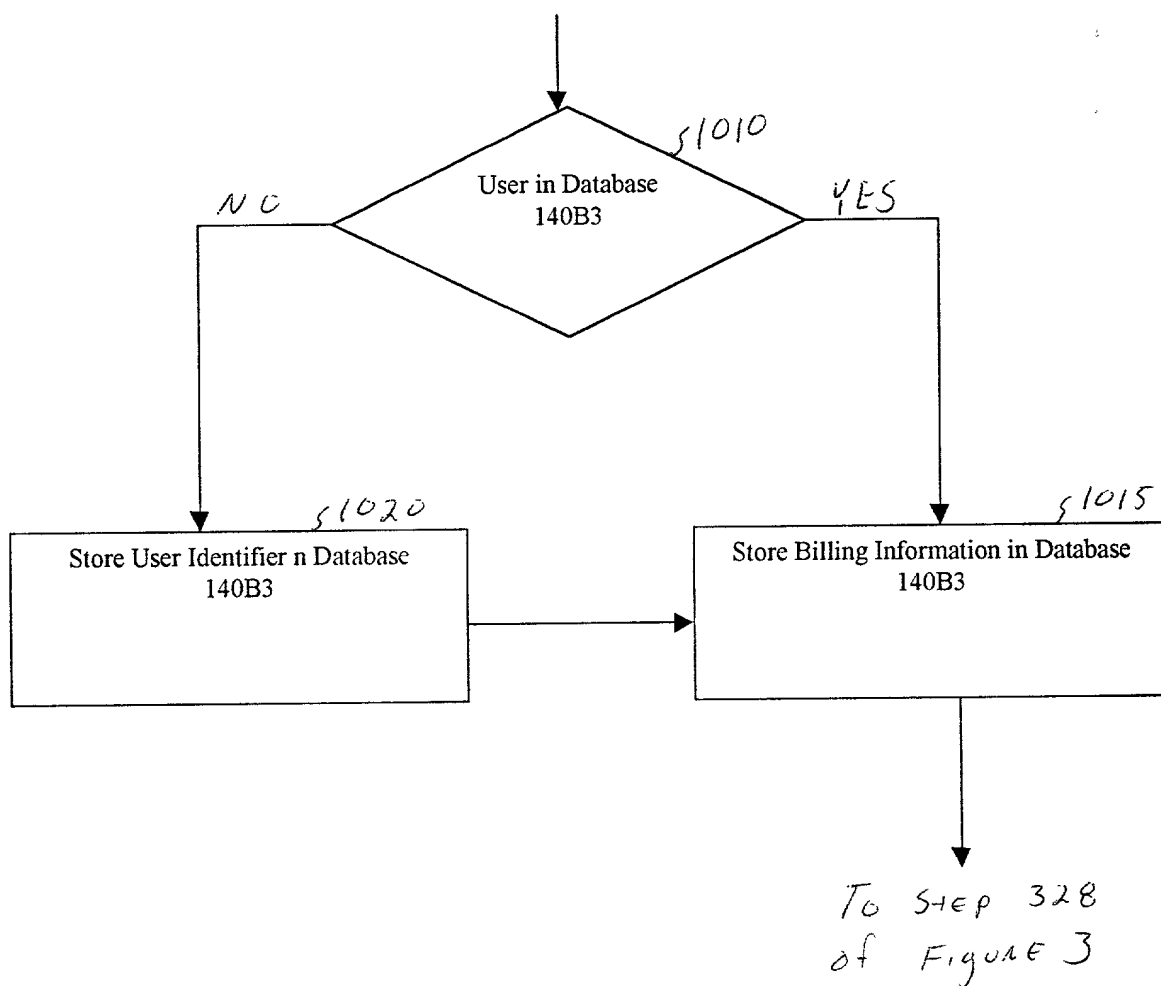


FIGURE 10

1105	1110
Registered User/Customer Identifiers	Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIGURE 11

From "YES" of Step 321 of Figure 3

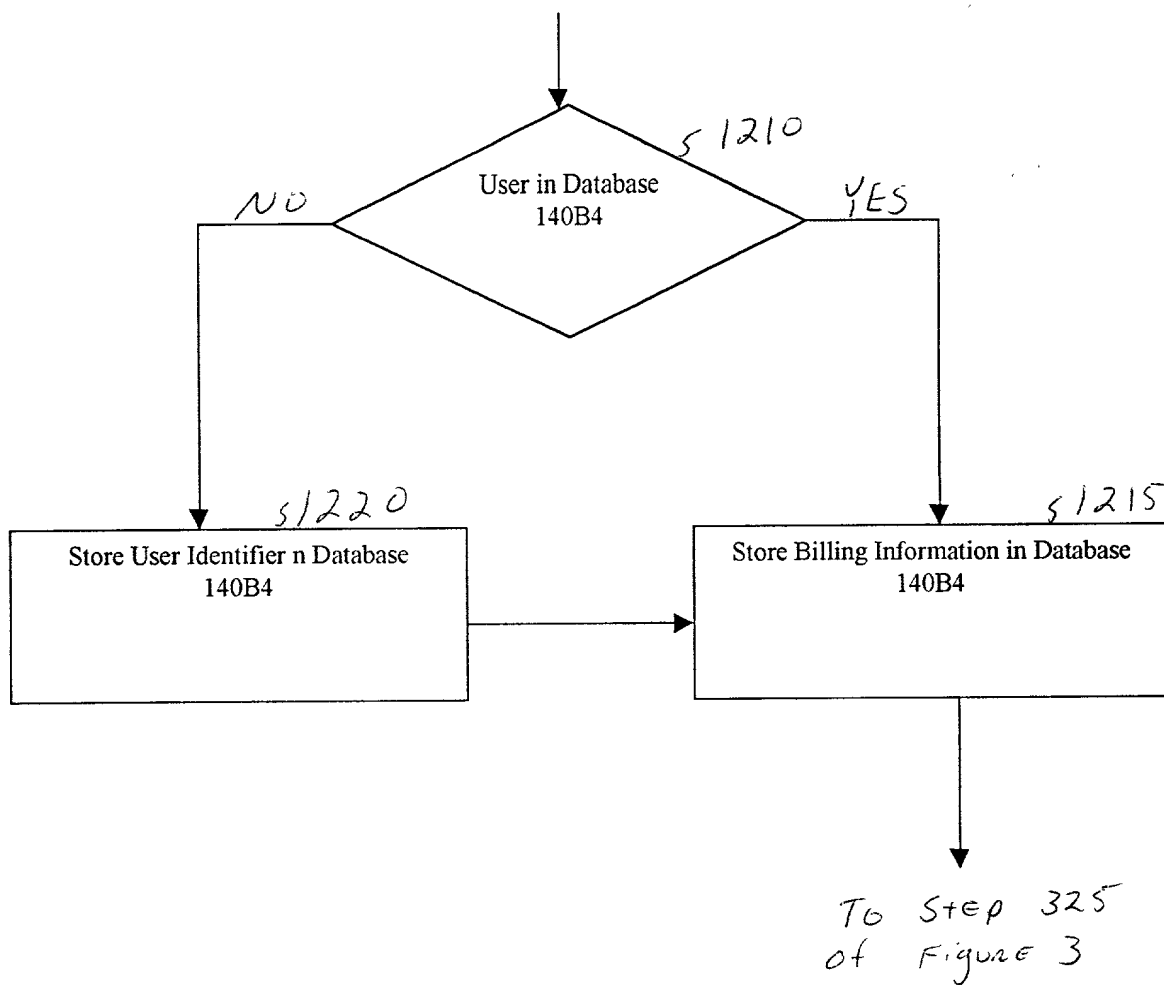


FIGURE 12

1305 Unregistered User/Customer Identifiers	1310 Billing Information
User D	Yes
User G	Yes
↓	↓
n	n

FIGURE 13

From "No" of Step 321 of Figure 3

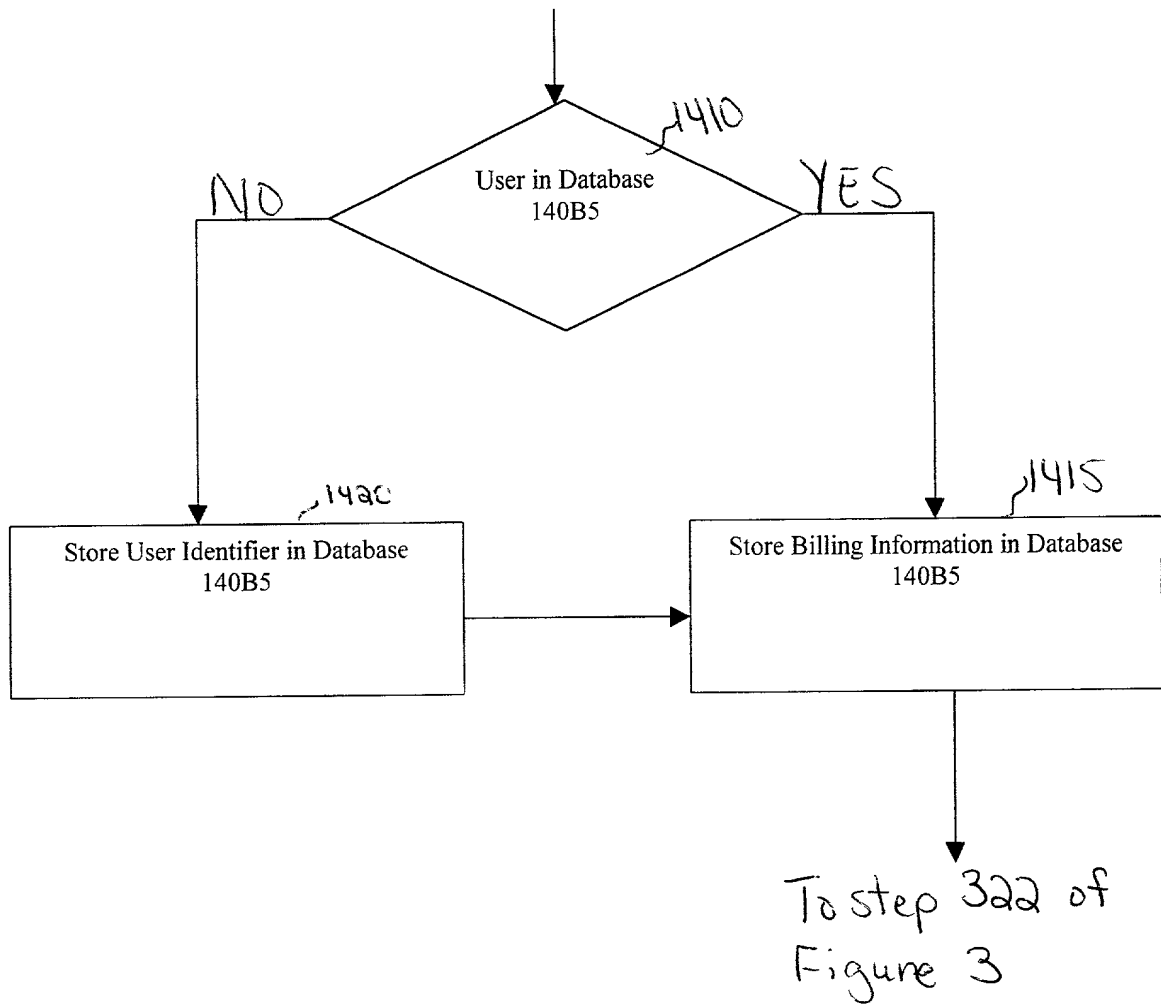


FIGURE 14

1503 1504 1505

1503 1504 1505

Payee Identifier	street address	City	State	zip code	payee phone number	consumer account number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	none
Payee 4	7868 Business Rd	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

1501 1502 1506 1507

Figure 15

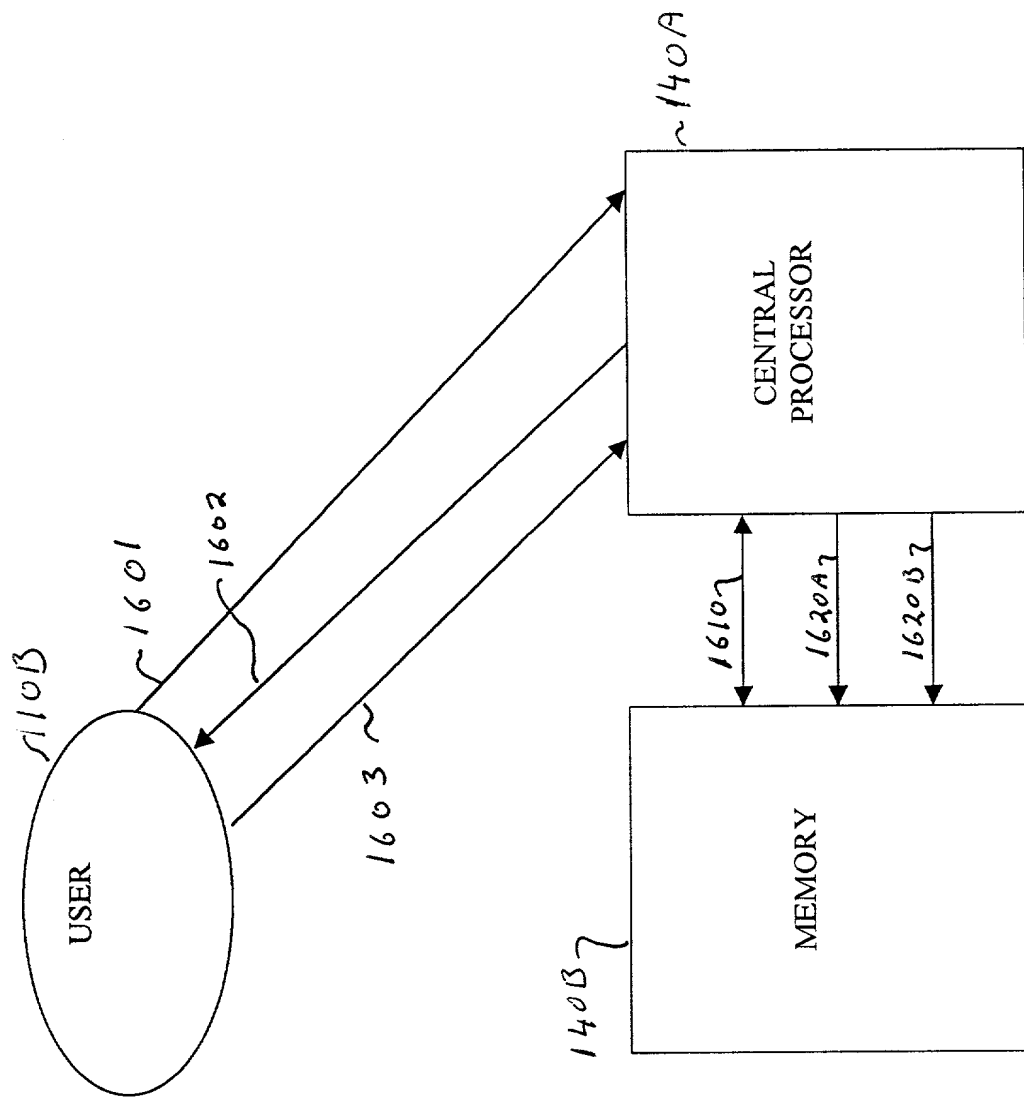


FIGURE 16

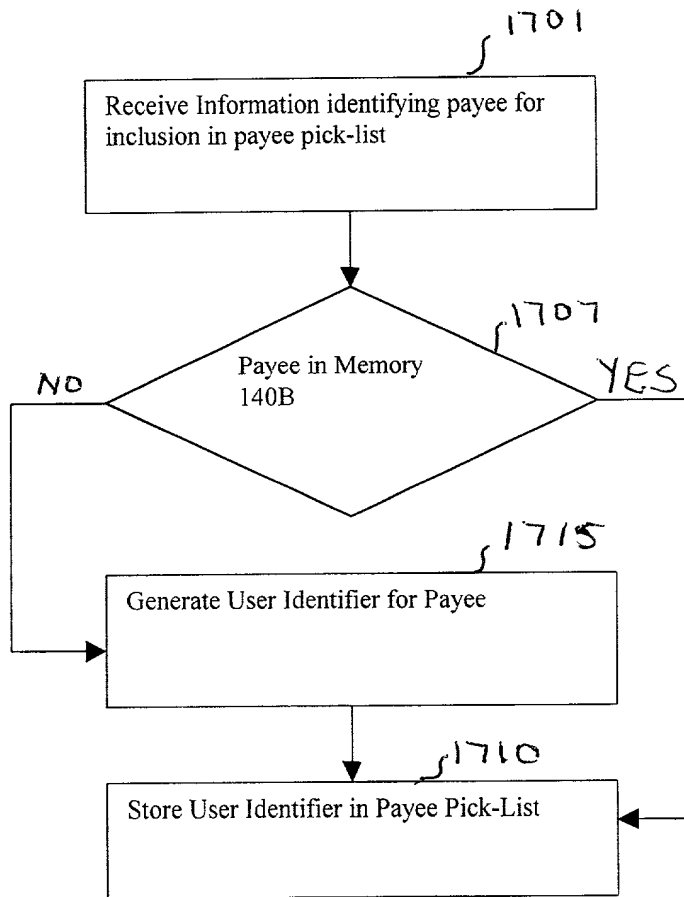


FIGURE 17

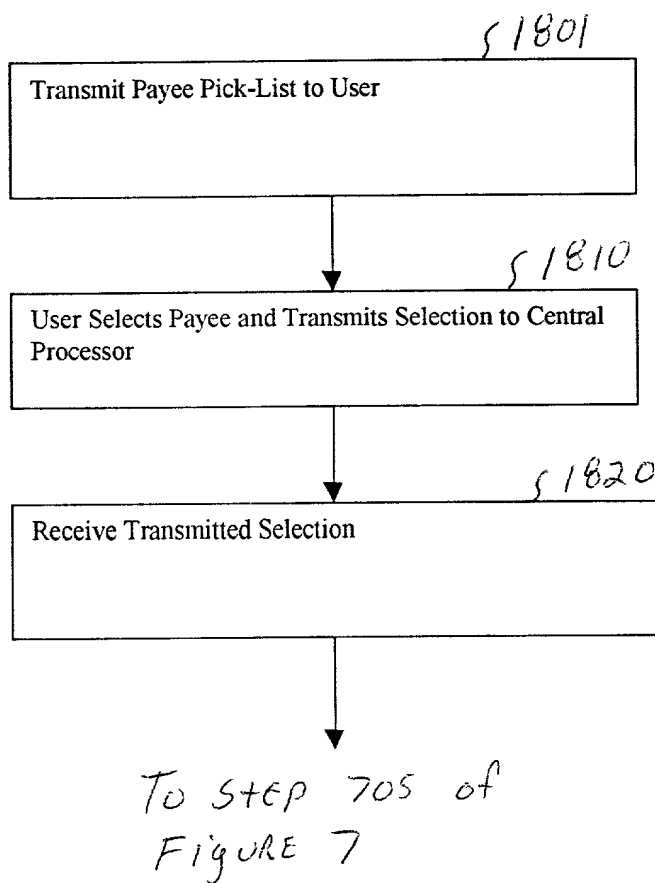


FIGURE 18

PAYEE PICK-LIST FOR USER B

1915A	1920A	1905A	1910A
→ PAYEE 1	→ MAKE PAYMENT	→ BILL WAITING	→ SIGN-UP
1915B	1920B	1905B	
→ PAYEE 2	→ MAKE PAYMENT	→ BILL WAITING	
1915C	1920C		
→ PAYEE 3	→ MAKE PAYMENT		
1915D	1920D		1910B
→ PAYEE 4	→ MAKE PAYMENT		→ SIGN-UP

ADD PAYEE

DELETE PAYEE

UPDATE PAYEE

1900

Figure 19

MAKE PAYMENT

2001 PAYEE 2

1311 2ST STREET ✓ 2010
CENTRAL CITY CA

PLEASE ENTER PAYMENT AMOUNT

2015

SUBMIT

Figure 20

SIGN-UP

ELECTRONIC BILLING
OPTIONS

- 2104 ~ ELECTRONIC BILL PLUS PAPER BILL
- 2105 ~ ELECTRONIC BILL ONLY
- 2108A ~ ELECTRONIC BILL PLUS PAPER BILL - ONE CYCLE
- 2108B ~ ELECTRONIC BILL PLUS PAPER BILL - THREE MONTHS
- 2115 ~ E-MAIL NOTIFICATION
- 2110 ~ ELECTRONIC BILL TRIAL

2100 ~

FIGURE 21

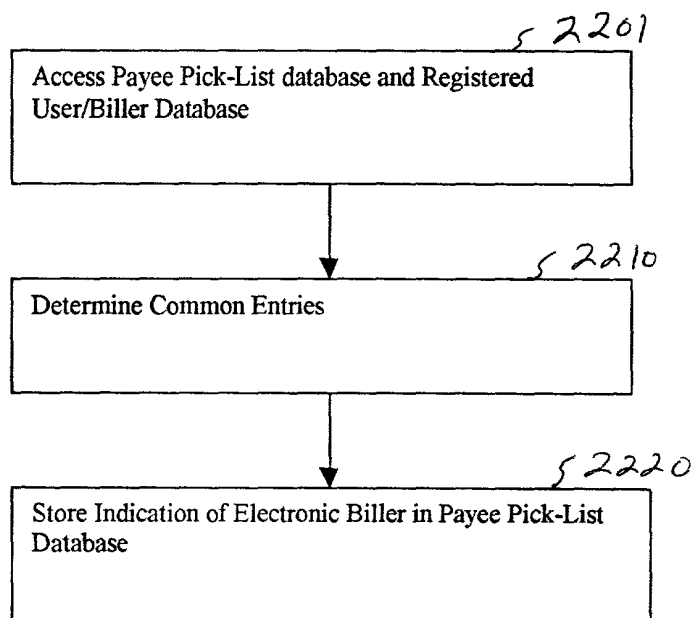


FIGURE 22

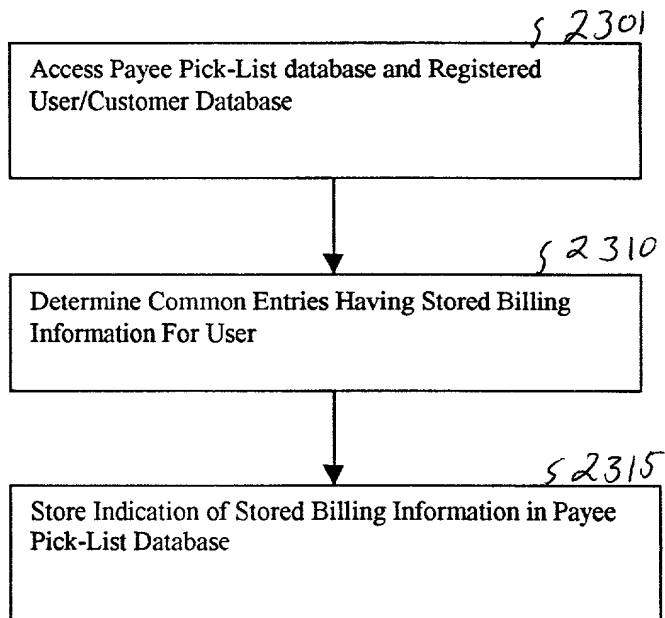


FIGURE 23

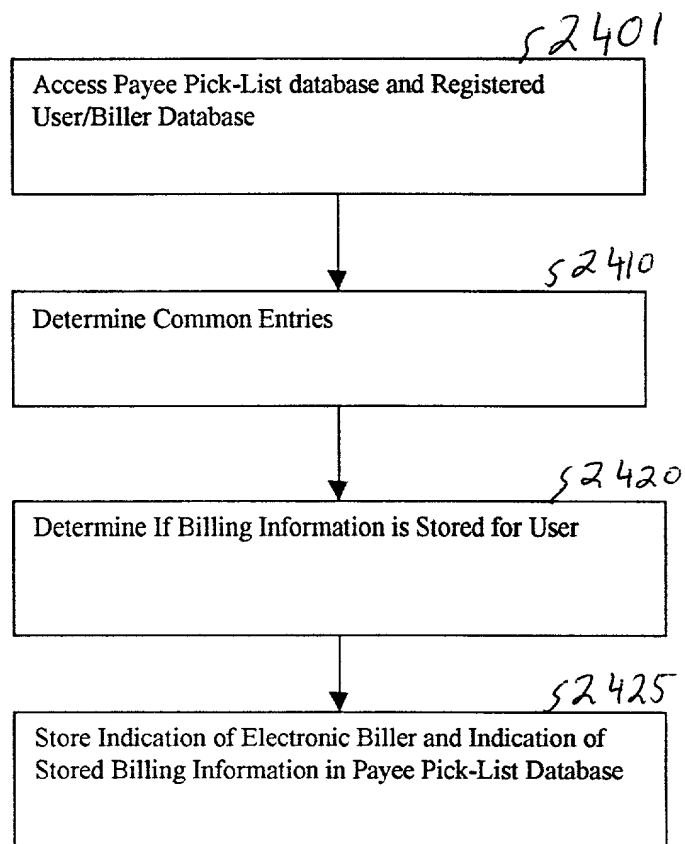


FIGURE 24

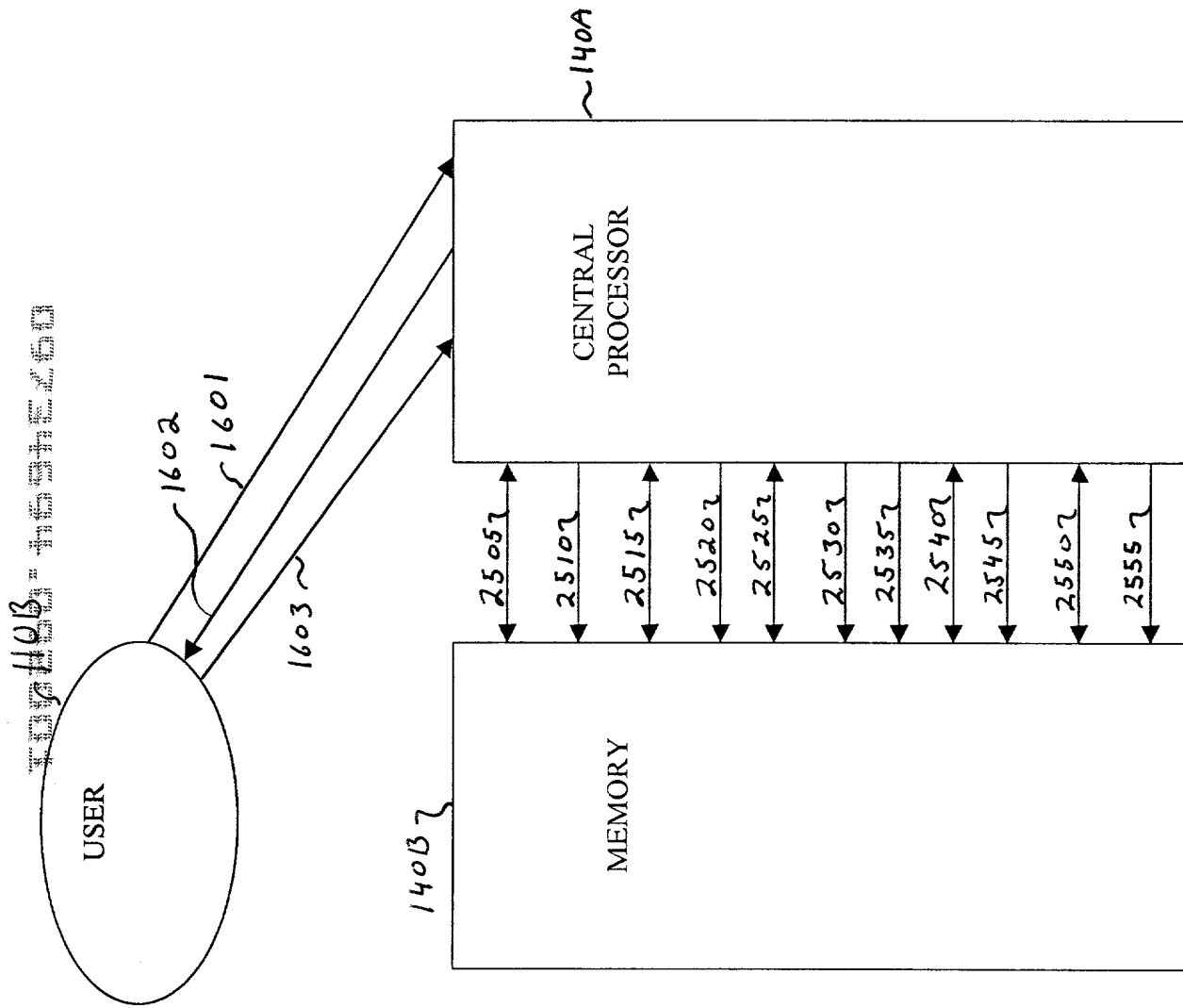


FIGURE 25

FIG. 26

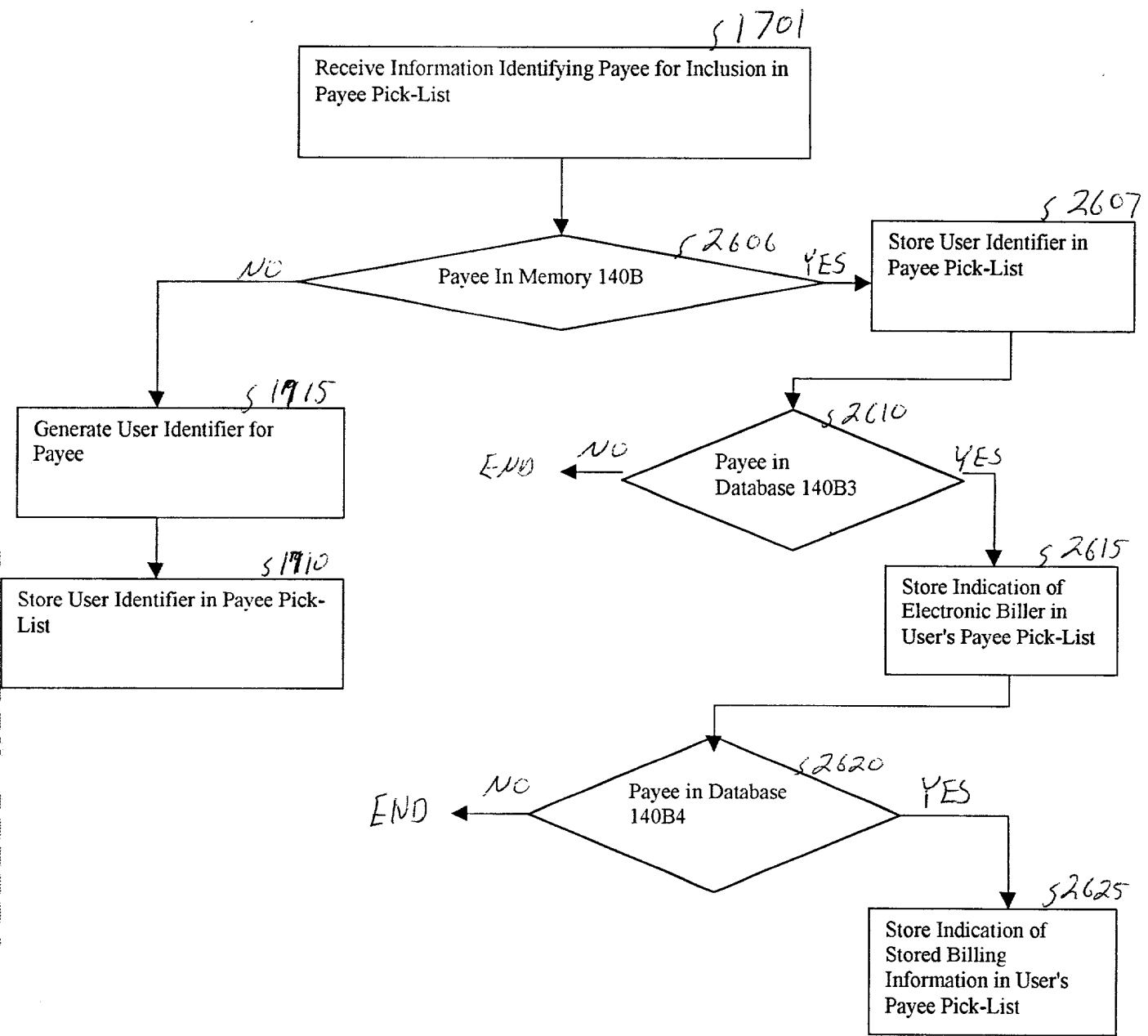


FIGURE 26

2701 } 2711 } 2712 } 2714 } 2715 } 2716 }

187

From Step 1701 of Figure 17

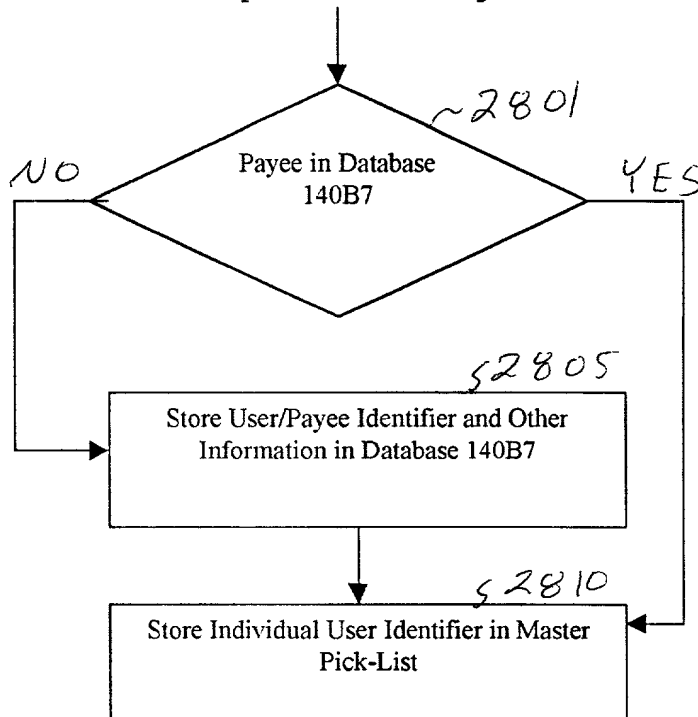


FIGURE 28

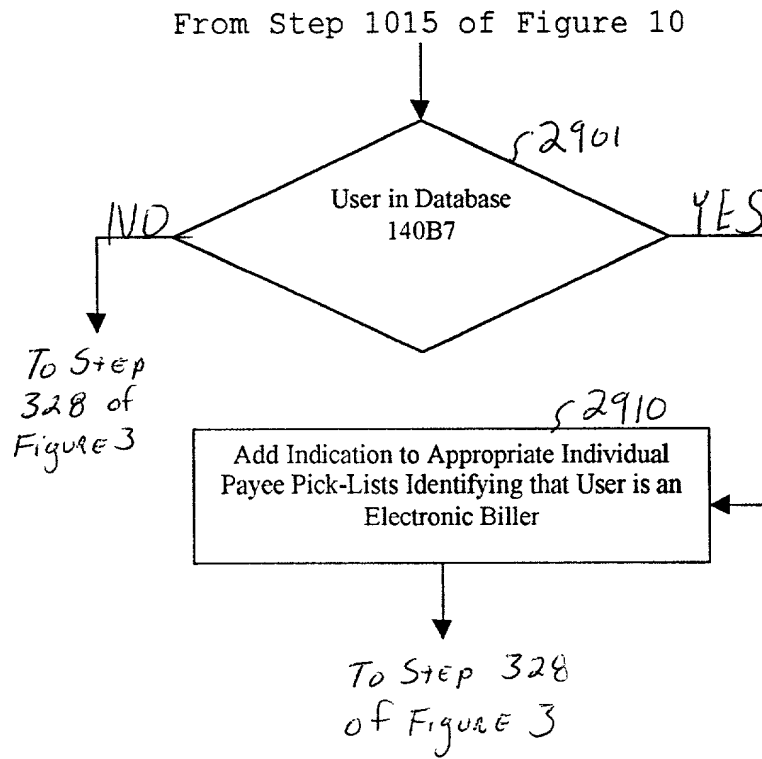


FIGURE 29

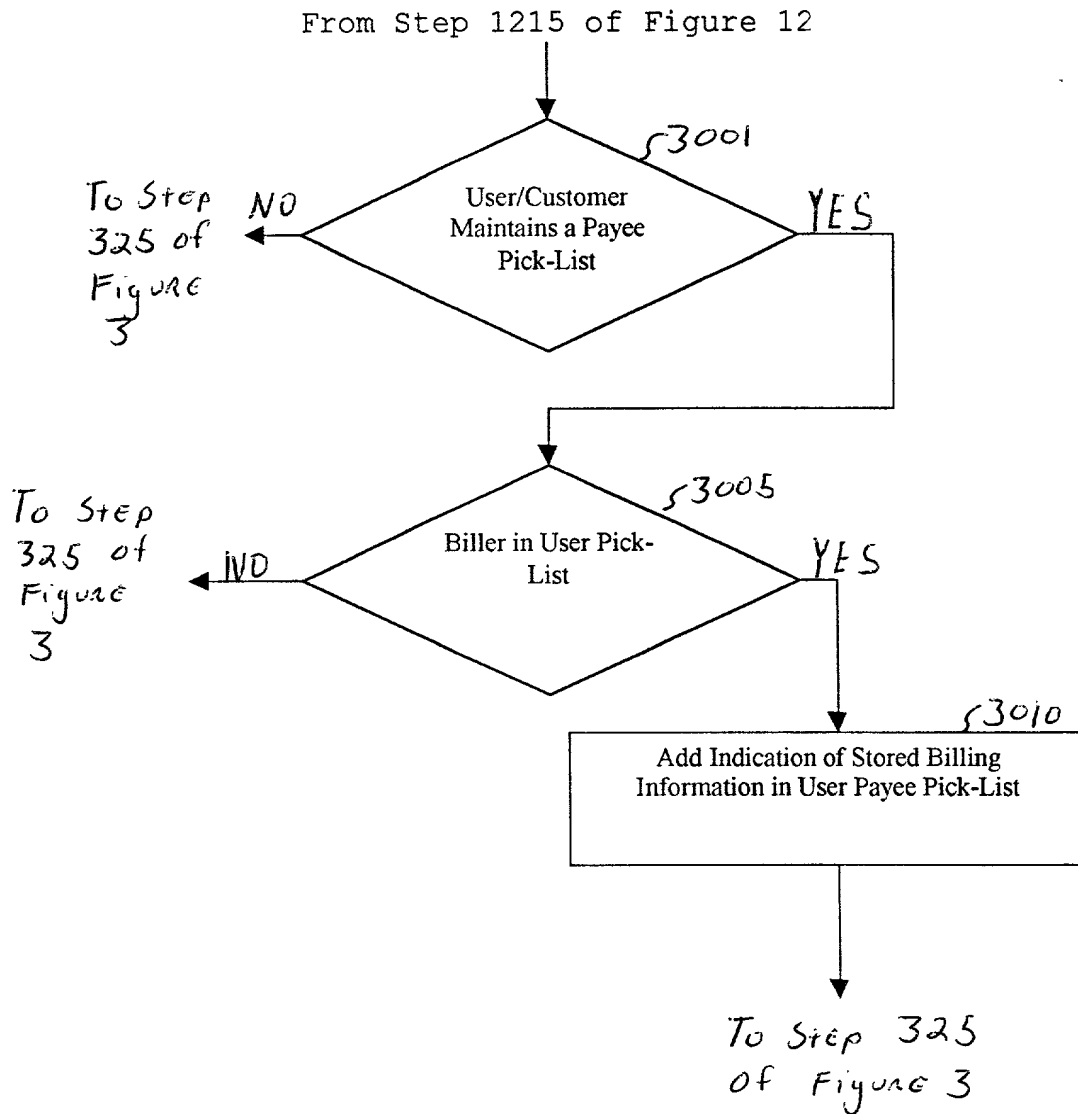


FIGURE 30

From Step 1215 of Figure 12

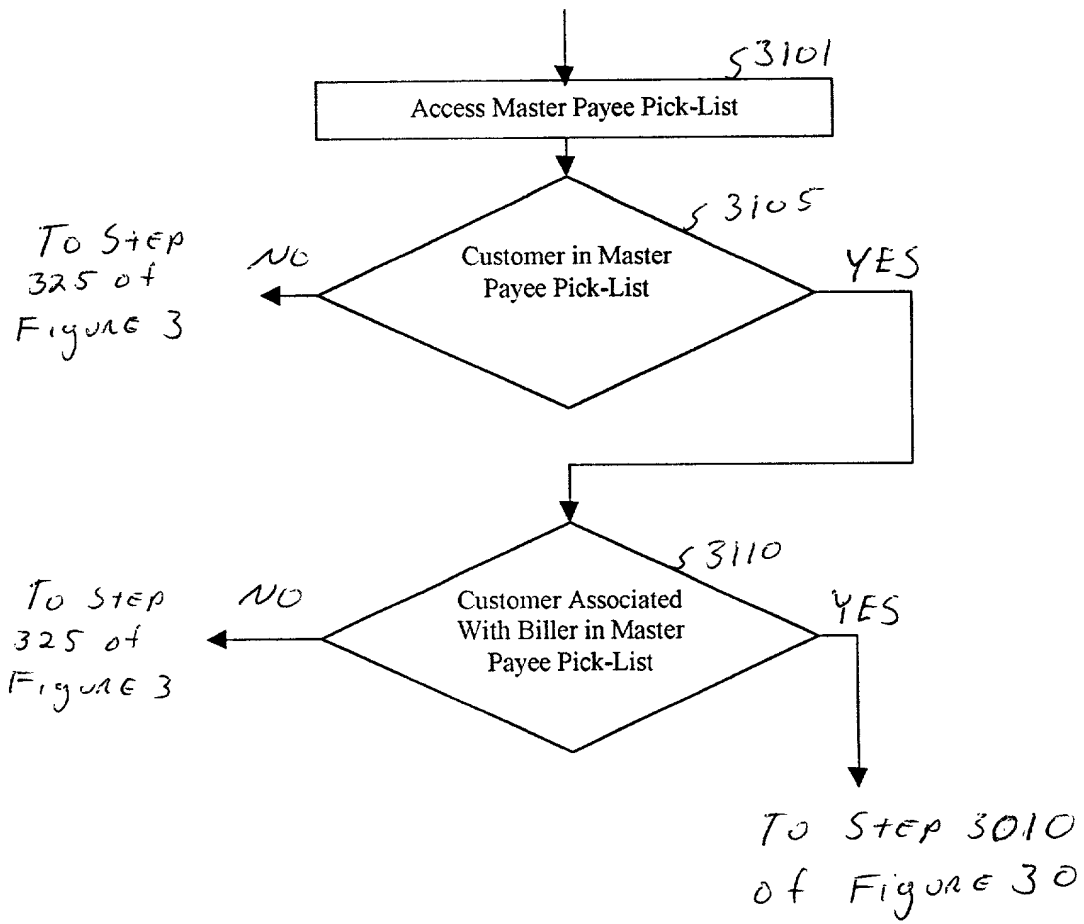


FIGURE 31

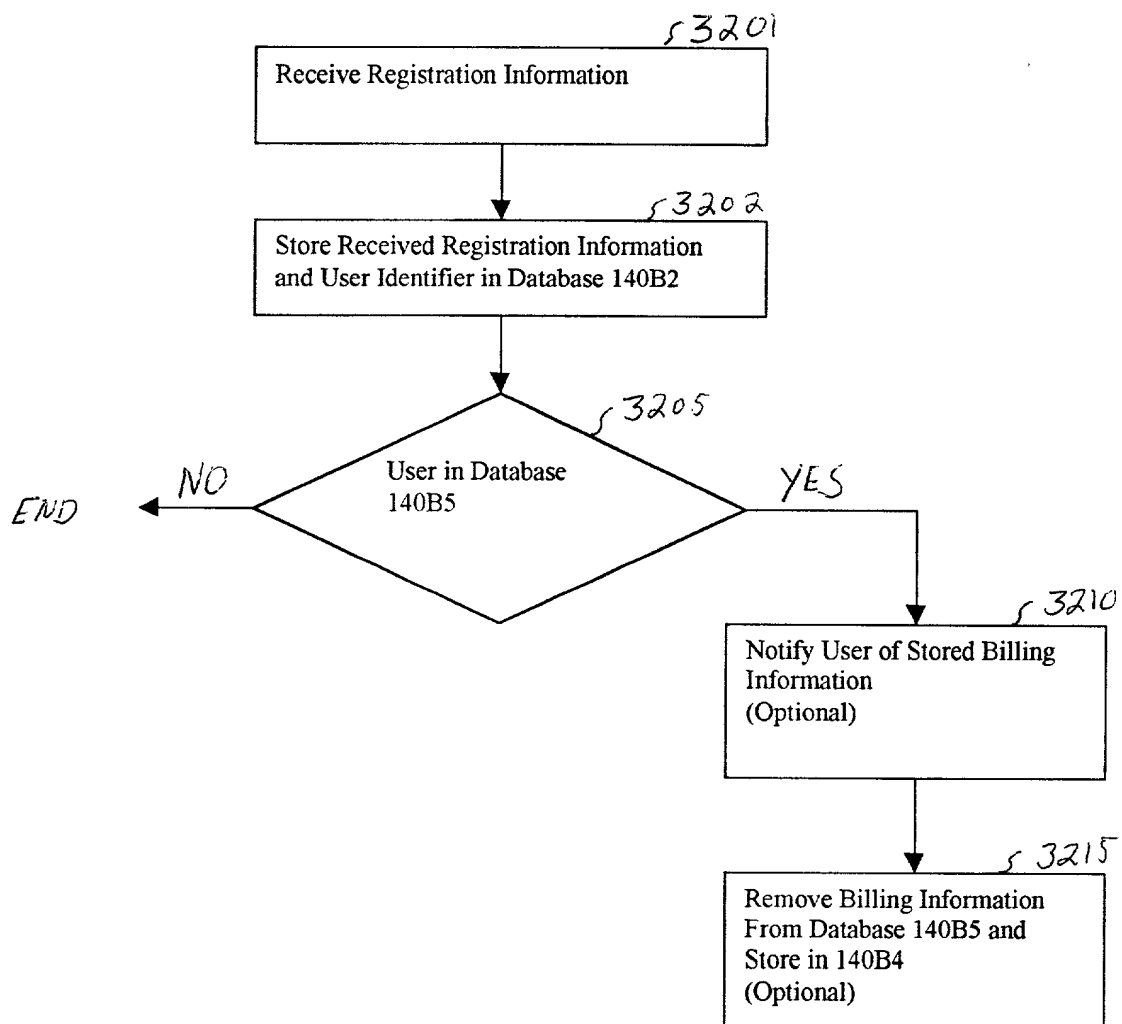


FIGURE 32